

# Health Insurance plan that offers you optimum protection



Ensuring your well-being with our  
latest Group Personal Accident and EMI  
Protect Benefits.

COVERAGE DESCRIPTION - EMI Protect

Sum Insured	₹500 - Max up to ₹25,000
Insured	Self only (Shakti Loan customers of IIFL)
Age Band	18 years - 55 years
Cover	EMI benefit in case of hospitalisation due to illness/injury Grids as below <ul style="list-style-type: none"><li>• Length of Stay : 0 - 2 Days, No of EMI's to be paid : 0</li><li>• Length of Stay : 3 - 4 Days, No of EMI's to be paid : 1</li><li>• Length of Stay : 5 - 6 Days, No of EMI's to be paid : 2</li><li>• Length of Stay : 7 - 9 Days, No of EMI's to be paid : 3</li><li>• Length of Stay : 10 &amp; above, No of EMI's to be paid : 4</li></ul>
Special condition	Maximum Annual limit -4 EMIs in case of multiple hospitalisations in a year
Initial Waiting period	30 days
Specific Illness Waiting Period	Waived
Pre-existing Disease Waiting Period	Waived
TPA	Claim service will be in-house

COVERAGE DESCRIPTION - Group Personal Accident

Sum Insured	Loan Amount Max up to ₹2 Cr.
Insured	Borrower + Co-borrower ( HL / LAP customers of IIFL)
Age Band	18 years - 65 years
AD+PTD+PPD	Loan Amount Max up to ₹2 Cr.
Coma Benefit	Covered up to ₹1,00,000
Burns Benefits	Covered up to ₹10,000
TPA	Claim service will be in-house